

# Top-up options for your Investment-Linked Insurance Plan (ILP).

Let us help you understand how topping up your ILP can help you and your family enjoy continuous insurance coverage.

Making your **every day better**.

# 1

## What is an Investment-Linked Insurance Plan (ILP)?

An ILP is a 2-in-1 insurance product where you get to enjoy **insurance protection & investment opportunities**.



# 2

## How does ILP work?

Your premiums will be split into:

1. Unallocated Premium

Unallocated Premium is used to pay for company's expenses and distribution commission.

Allocated Premium is used to purchase units in the investment fund(s) creating account value.

Insurance Charges and other policy charges will be deducted from the account value to pay for your insurance protection.

2. Allocated Premium

Insurance charges of your ILP plan/riders attached may increase as you age. Hence, higher insurance charges will be deducted from the account value. It is important to ensure your ILP policy has sufficient account value throughout policy term to enjoy continuous coverage.

One of the ways to ensure that your ILP policy has sufficient account value throughout your policy's term is to **top-up your premium**.

# 3

## What is a Top-up?

Top-ups are **additional premiums** you can add to your ILP policies on a **regular or ad hoc basis**.

Regular top-up follows the current premium payment mode of your policy.

Ad hoc top-up or single top-up can be done anytime you wish.

**95%** of both regular and single top-ups amount are allocated to purchase units in the investment fund(s).



# 4

## Why you should top-up your ILP policy?

1

Offer higher premium allocation to purchase units in the investment fund(s), which allows you to **enjoy potentially higher savings**



2

**Increase your policy account value** so that your policy can stay in force longer



3

Ensure your **policy stay in force** so you can enjoy continuous protection



# 5

## How will you know when your account value is insufficient?

You are advised to check:

1. Your annual sustainability notice that will state the projected coverage duration for the policy to stay in force based on the account value.
2. Insufficient account value notification letter that will advise you of the date your policy will remain in force, after which the policy will lapse.

Here's an example on how top-up can help you enjoy continuous coverage.

You bought an **ILP policy with a few riders** attached (such as critical illness rider, medical rider etc).

Monthly premium is RM300.

Coverage term is up to **age 99**.

During the policy term:

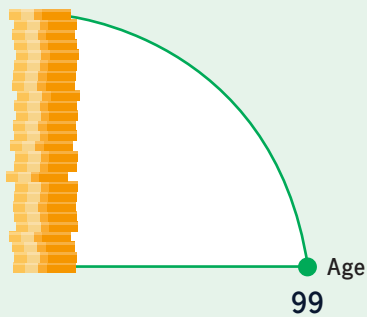
1. The **insurance charges** for the policy may have **increased**; or
2. You make a **partial withdrawal** from account value.

The account value in your ILP policy will be reduced. Your policy is now expected to provide coverage up to **age 85** with existing premium.

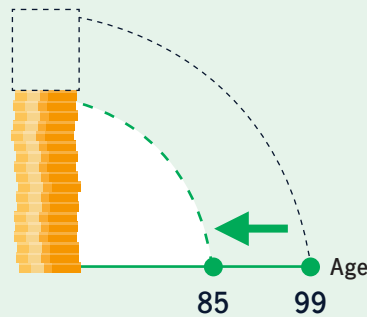
You are advised to **top-up your premium to increase the account value** and continue to enjoy insurance coverage up to age 99.

Topping up your premium earlier may help **build and increase the account value** over time.

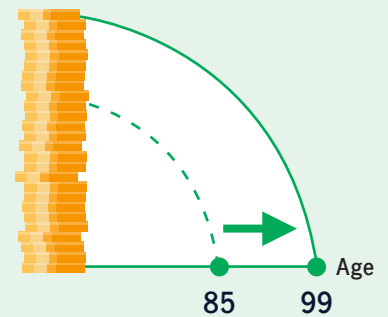
Account Value



Account Value



Account Value



Please note that investment-linked insurance products are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts. Returns are not guaranteed and are subject to the performance of the chosen investment-linked fund(s). Past performance of the investment-linked fund(s) is not an indication of future performances. The contents of this flyer are for informational purposes only. Some of the information and options may not apply to you. We recommend that you speak to your professional Manulife advisor or call our Customer Careline at 03 2719 9112 or 1 300 13 2323 for more information.

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